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PATENT  
Attorney Docket No. Ste/01

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Josephson & Stephens )  
Serial No.: 10/063,796 )  
Filed: May 14, 2002 )  
For: **METHOD FOR  
VERIFYING AND AUTHEN-  
TICATING INITIALLY NAMED  
PAYEE OF NEGOTIABLE  
INSTRUMENTS** )

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postage paid, in an envelope addressed to Box: Patent Application Assistant Commissioner for Patents, Washington, D.C. 20231 on 7/18/02

*Joseph R. Lanser*  
Joseph R. Lanser  
Reg. No. 44,860

Date

Box: Patent Application  
Assistant Commissioner for Patents  
Washington, D.C. 20231

**TRANSMITTAL LETTER**

Sir:

Enclosed please find the following documents in regard to the above captioned matter:

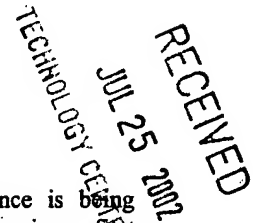
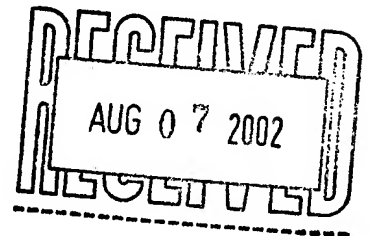
- 1) Supplemental Information Disclosure Statement, Statement Filed Prior to First Office Action;
- 2) Information Disclosure Statement by Applicant, PTO Form PTO/SB/08A;
- 3) Copies of cited references; and
- 4) Postcard evidencing receipt of the above.

Respectfully submitted,

**BULLWINKEL PARTNERS, LTD.**

BULLWINKEL PARTNERS, LTD.  
19 South LaSalle Street  
Chicago, Illinois 60603-1493  
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*Joseph R. Lanser*  
Joseph R. Lanser  
Reg. No. 44,860  
Attorney for Applicants



2878-8-2



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Reg. No. 44,860

07/18/02  
Date

Box: Patent Application  
Assistant Commissioner for Patents  
Washington, D.C. 20231

**Statement Filed Prior to First Action**

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Dear Sir:

On June 18, 2002, Applicant successfully electronically filed an Information Disclosure Statement citing various U.S. Patents. Applicant respectfully submits this Supplemental Information Disclosure Statement citing various non-U.S. Patent documents for entry into the record of the above cited patent application.

Applicant submits this Statement in accordance with the duty of disclosure under 37 C.F.R. §1.56 and §§1.97-1.98. This Statement is filed in accordance with 37 C.F.R. §1.97(b)(3), prior to issuance of a First Office Action on the merits.

As the remaining reference(s) listed on attached Form PTO-1449 is in English, under 37 C.F.R. §1.98(a)(3), no further commentary is necessary.

A copy of each reference, together with a listing on Form PTO-1449, is submitted herewith. Applicants respectfully solicit the Examiner's consideration of the cited references and entry thereof into the record of this application.

The Applicant would like to inform the Examiner that page 1 of Cite No. 2, titled " Good Information Fights Bad Checks ", by Catherine Cooke is missing. The Applicant has unsuccessfully attempted to receive a complete copy of Cite No. 2. However, Applicant respectfully requests the Examiner to consider Cite No. 2 as-is.

This statement shall not be construed as a representation that an extensive search has been made or that no other material as defined in 37 CFR §1.56(a) exists. However, all relevant prior art references known to Applicant have been disclosed.

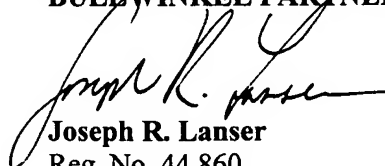
It is respectfully submitted that the present invention as set forth in the claims of the subject application is patentably distinguishable over the patents cited herein, either alone or in combination. It is respectfully requested that all of the patents be considered and made of record in the present application.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application. Applicant does not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference, any document which is determined to be prima facie prior art reference against the claims of the present application.

A postcard is enclosed evidencing receipt of the above.

Respectfully submitted,

**BULLWINKEL PARTNERS, LTD.**

  
**Joseph R. Lanser**  
Reg. No. 44,860  
Attorney for Applicants

**BULLWINKEL PARTNERS, LTD.**  
19 South LaSalle Street  
Chicago, Illinois 60603-1493  
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\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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PTO/SB/08A (08-00)

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Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>  Sheet 2 of 2	<b>Complete if Known</b>	
	Application Number	10/063,796
	Filing Date	May 14, 2002
	First Named Inventor	Josephson
	Group Art Unit	2876
	Examiner Name	
Attorney Docket Number	Ste/01	

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OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
	1	MEADOW, WILLIAMS, "Getting to Know the Ins and Outs of Check Fraud", Bank Systems & Technology Online, January 3, 2002, < <a href="http://www.banktech.com/story/industryInsight/BNK20020103S0014">http://www.banktech.com/story/industryInsight/BNK20020103S0014</a> >.	
	2	COOKE, CATHERINE, "Good Information Fights Bad Checks", Bank Technology News, April 1993.	
	3	MEHLER, MARK, "Battling Check Fraud, Business Fights Technology with Technology", American Banker, pp. 6-7, June 1995.	

Examiner Signature		Date Considered	
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